

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/31/2009.
- 2) This case was confirmed on 09/28/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/05/2010.
- 5) The case was dismissed on 08/23/2010.
- 6) Number of months from filing to the last payment: 12
- 7) Number of months case was pending: 16
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 49,555.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 12,000.00
Less amount refunded to debtor	\$ 1,029.66
NET RECEIPTS	\$ 10,970.34

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,500.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 747.40
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 3,247.40**

Attorney fees paid and disclosed by debtor **\$ 1,000.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CITIMORTGAGE INC	SECURED	88,085.00	88,873.29	.00	.00	.00
JPMORGAN CHASE BANK	SECURED	24,583.00	23,891.08	.00	.00	.00
FIFTH THIRD BANK	SECURED	71,680.00	72,398.14	.00	.00	.00
FIFTH THIRD BANK	UNSECURED	53,348.00	NA	NA	.00	.00
HARRIS NA	SECURED	16,205.00	19,153.27	.00	.00	.00
HARRIS BANK	UNSECURED	3,510.00	NA	NA	.00	.00
PRINCIPAL RESIDENTIA	SECURED	31,743.00	.00	.00	.00	.00
PRINCIPAL RESIDENTIA	UNSECURED	31,743.00	NA	NA	.00	.00
WELLS FARGO AUTO FIN	SECURED	6,200.00	12,055.75	12,055.75	2,638.82	372.41
WELLS FARGO AUTO FIN	UNSECURED	6,297.48	NA	NA	.00	.00
WELLS FARGO AUTO FIN	SECURED	7,450.00	8,044.67	8,044.67	2,133.52	295.46
WELLS FARGO AUTO FIN	UNSECURED	597.66	NA	NA	.00	.00
WESTGATE RESORTS	SECURED	9,923.47	.00	.00	.00	.00
WESTGATE RESORTS	SECURED	.00	.00	.00	.00	.00
FIFTH THIRD BANK	UNSECURED	10,825.00	11,701.09	11,701.09	245.35	.00
FIFTH THIRD BANK	UNSECURED	5,626.00	6,382.96	6,382.96	133.85	.00
AMERICAN EXPRESS	UNSECURED	851.00	870.60	870.60	18.26	.00
AMERICAN GENERAL FIN	UNSECURED	.00	NA	NA	.00	.00
BANK OF AMERICA NA	UNSECURED	.00	NA	NA	.00	.00
CAF	UNSECURED	.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	5,108.00	5,812.47	5,812.47	121.87	.00
CAPITAL ONE	UNSECURED	.00	NA	NA	.00	.00

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<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CROSSING POINTE	UNSECURED	.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	2,848.00	3,355.93	3,355.93	70.38	.00
PRA RECEIVABLES MANA	UNSECURED	8,188.00	3,146.62	3,146.62	65.98	.00
CHASE BANK	UNSECURED	2,750.00	2,017.93	2,017.93	42.32	.00
ECAST SETTLEMENT COR	UNSECURED	1,722.00	1,987.65	1,987.65	41.70	.00
CHASE BANK USA	UNSECURED	.00	389.72	389.72	.00	.00
CHILDRENS PLACE	UNSECURED	.00	NA	NA	.00	.00
FINGERHUT CREDIT ADV	UNSECURED	.00	NA	NA	.00	.00
CROSSING POINTE	UNSECURED	.00	NA	NA	.00	.00
DELL FINANCIAL SERVI	UNSECURED	1,153.00	761.95	761.95	15.98	.00
DELL FINANCIAL SERVI	UNSECURED	.00	NA	NA	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	13,617.00	14,674.43	14,674.43	307.70	.00
DIRECT MERCHANTS BAN	UNSECURED	.00	NA	NA	.00	.00
DISCOVER FINANCIAL S	UNSECURED	11,434.00	12,493.27	12,493.27	261.96	.00
DISCOVER FINANCIAL S	UNSECURED	9,076.00	10,203.31	10,203.31	213.97	.00
SPIRIT OF AMERICA/FA	UNSECURED	394.00	475.72	475.72	.00	.00
FIFTH THIRD BANK	UNSECURED	.00	NA	NA	.00	.00
FIFTH THIRD BANK	UNSECURED	.00	NA	NA	.00	.00
GEMB/OLD NAVY	UNSECURED	.00	NA	NA	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	463.00	476.20	476.20	.00	.00
GEMB/JC PENNY	UNSECURED	.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	5,743.00	6,280.10	6,280.10	131.69	.00
PORTFOLIO RECOVERY A	UNSECURED	3,477.00	4,057.78	4,057.78	85.10	.00
HSBC BANK NEVADA	UNSECURED	30.00	810.63	810.63	17.01	.00
HSBC BANK	UNSECURED	.00	NA	NA	.00	.00
HSBC CARSON	UNSECURED	.00	NA	NA	.00	.00
HSBC/RS	UNSECURED	.00	NA	NA	.00	.00
ILLIANA FINANCIAL CR	UNSECURED	.00	NA	NA	.00	.00
KEY HOME EQUITY SERV	UNSECURED	.00	NA	NA	.00	.00
KOHL'S	UNSECURED	1,960.00	NA	NA	.00	.00
NEWPORT NEWS	UNSECURED	.00	NA	NA	.00	.00
OLD KENT BANK & TRUS	UNSECURED	.00	NA	NA	.00	.00
PRINCIPLE RESIDENTIA	UNSECURED	.00	NA	NA	.00	.00
PRINCIPLE RESIDENTIA	UNSECURED	.00	NA	NA	.00	.00
TNB VISA	UNSECURED	.00	NA	NA	.00	.00
US BANK NA	UNSECURED	.00	NA	NA	.00	.00
US DEPT OF EDUCATION	UNSECURED	.00	NA	NA	.00	.00
US DEPT OF EDUCATION	UNSECURED	.00	NA	NA	.00	.00
US DEPT OF EDUCATION	UNSECURED	.00	NA	NA	.00	.00
VICTORIAS SECRET	UNSECURED	.00	NA	NA	.00	.00
WASHINGTON/PROVIDIAN	UNSECURED	.00	NA	NA	.00	.00
WELLS FARGO BANK NV	UNSECURED	.00	NA	NA	.00	.00
WELLS FARGO BANK NV	UNSECURED	.00	NA	NA	.00	.00

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WF FIN BANK	UNSECURED	.00	NA	NA	.00	.00
NATIONAL CAPITAL MGM	UNSECURED	5,323.00	9,693.32	9,693.32	203.25	.00
WF FIN BANK WELLS FA	UNSECURED	.00	NA	NA	.00	.00
WFFINANCIAL	UNSECURED	.00	NA	NA	.00	.00
NATIONAL CAPITAL MGM	UNSECURED	.00	5,696.97	5,696.67	119.45	.00
ANN TAYLOR	UNSECURED	.00	NA	NA	.00	.00
WFFNNB/ LANE BRYANT	UNSECURED	.00	NA	NA	.00	.00
WFNNB CHADWICK	UNSECURED	.00	NA	NA	.00	.00
WFNNB EXPRESS	UNSECURED	.00	NA	NA	.00	.00
ZALE/CBSD	UNSECURED	.00	NA	NA	.00	.00
DESIREE BISCAN	OTHER	.00	NA	NA	.00	.00
WESTGATE RESORTS	UNSECURED	.00	NA	NA	.00	.00
FIFTH THIRD BANK	OTHER	NA	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	NA	8,914.50	8,914.50	186.91	.00
CITIMORTGAGE INC	SECURED	NA	32.22	.00	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	20,100.42	4,772.34	667.87
All Other Secured	.00	.00	.00
TOTAL SECURED:	20,100.42	4,772.34	667.87
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	110,202.85	2,282.73	.00

Disbursements:

Expenses of Administration	\$ 3,247.40	
Disbursements to Creditors	\$ 7,722.94	
TOTAL DISBURSEMENTS:		\$ 10,970.34

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/22/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.